

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Ronald Joseph Besser, Jr.
Dana Louise Besser
Debtors

Case No. 25-00204-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Mar 10, 2025

User: AutoDocket
Form ID: pdf002

Page 1 of 3
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 12, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Ronald Joseph Besser, Jr., Dana Louise Besser, 1126 Shagbark Lane, Stroudsburg, PA 18360-7046
5684910	BRIDGECREST CREDIT COMPANY, 1800 N COLORADO ST, GILBERT, AZ 85233
5684912	CHRISTINE BARBA ESQ, BALLARD SPAHR, 1735 MARKET STREET 51ST FLOOR, PHILADELPHIA, PA 19103-7599
5684913	+ CINTAS CORPORATION NEG SERVICES, 164 EAST MAIN STREET, EMMAUS, PA 18049-3018
5684917	+ DOORDASH, INC., PO BOX 735240, DALLAS, TX 75373-5240
5684918	+ DRISCOLL FOODS, 6 WEST BELT, WAYNE, NJ 07470-6810
5684921	HERR FOODS INC, PO BOX 300, NOTTINGHAM, PA 19362-0300
5684922	+ INSALACO DEVELOPMENT GROUP, 490 NORTH MAIN STREET STE 101, PITTSTON, PA 18640-2100
5684923	+ PA DEPT OF REVENUE, BUREAU OF COLLECTIONS, PO BOX 281041, HARRISBURG, PA 17128-1041
5684927	+ PRIMOHOGIES FRANCHISING, 610 RYAN AVE BLDG V UNIT 4, WESTVILLE, NJ 08093-1588
5684926	+ PRIMOHOGIES FRANCHISING, C/O JOE DUNN ESQ / DUNN & ALLSMAN, 18 CAMPUS BLVD STE 100, NEWTOWN SQUARE, PA 19073-3240
5684930	+ TANNERSVILLE REALTY COMPANY LP, 490 NORTH MAIN STREET STE 101, PITTSTON, PA 18640-2100
5684932	THE HARTFORD, PO BOX 660917, DALLAS, TX 75266-0917

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 10 2025 18:58:23	Bridgecrest Credit Company, LLC as Agent and Servi, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5685787	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 10 2025 18:46:33	Bridgecrest Credit Company, LLC as Agent, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5684911	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 10 2025 18:58:01	CAPITAL ONE BANK USA NA, P.O. BOX 31293, SALT LAKE CITY, UT 84131-0293
5684914	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 10 2025 18:52:00	COMENITY CAPITAL/ULTA MC, PO BOX 182120, COLUMBUS, OH 43218-2120
5689031	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 10 2025 18:58:24	Carvana, LLC / Bridgecrest c/o AIS Portfolio Servi, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5684915	Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Mar 10 2025 18:52:00	DEPT OF ED, 121 S 13TH STREET, LINCOLN, NE 68508-1904
5684916	Email/Text: mrdiscen@discover.com	Mar 10 2025 18:52:00	DISCOVER BANK, PO BOX 30939, SALT LAKE CITY, UT 84130-0939
5686728	Email/Text: mrdiscen@discover.com	Mar 10 2025 18:52:00	Discover Bank, PO Box 3025, New Albany, OH 43054-3025
5684919	Email/Text: Atlanticus@ebn.phinsolutions.com	Mar 10 2025 18:52:00	FORTIVA CREDIT CARD, PO BOX 105555, ATLANTA, GA 30348-5555

5684920	+ Email/Text: bankruptcynotices@gusto.com	Mar 10 2025 18:52:00	GUSTO, 525 20TH STREET, SAN FRANCISCO, CA 94107-4345
5684924	Email/PDF: ebnotices@pnmac.com	Mar 10 2025 18:58:31	PENNYMAC LOAN SERVICES, ATTN: CORRESPONDENCE UNIT, PO BOX 514387, LOS ANGELES, CA 90051-4387
5684925	^ MEBN	Mar 10 2025 18:41:25	PPL ELECTRIC UTILITIES, PO BOX 419054, SAINT LOUIS, MO 63141-9054
5684928	Email/PDF: ais.sync.ebn@aisinfo.com	Mar 10 2025 18:59:19	SYNCB/HH GREGG, PO BOX 71757, PHILADELPHIA, PA 19176-1757
5684929	Email/PDF: ais.sync.ebn@aisinfo.com	Mar 10 2025 18:58:01	SYNCB/LOWES, PO BOX 71727, PHILADELPHIA, PA 19176-1727
5691545	Email/Text: bncmail@w-legal.com	Mar 10 2025 18:52:00	TD Bank USA, N.A., C/O Weinstein & Riley, P.S., 1415 WESTERN AVE, SUITE 700, SEATTLE, WA 98101
5684931	Email/Text: bncmail@w-legal.com	Mar 10 2025 18:52:00	TD BANK USA/TARGET CREDIT, PO BOX 673, MINNEAPOLIS, MN 55440-0673
5688236	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Mar 10 2025 18:52:00	U.S. Department of Education c/o Nelnet, 121 S 13th St, Lincoln, NE 68508-1904
5684933	+ Email/Text: Bankruptcy@wsfsbank.com	Mar 10 2025 18:53:00	WILMINGTON SAVINGS FUND SOCIETY, WSFS BANK CENTER, 500 DELAWARE AVENUE, WILMINGTON, DE 19801-1490
5684934	^ MEBN	Mar 10 2025 18:40:59	WM CORPORATE SERVICES, INC., AS PAYMENT AGENT, PO BOX 13648, PHILADELPHIA, PA 19101-3648

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5685788	*+	Bridgecrest Credit Company, LLC as Agent, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 12, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 10, 2025 at the address(es) listed below:

Name	Email Address
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Brent J Lemon

District/off: 0314-5
Date Rcvd: Mar 10, 2025

User: AutoDocke
Form ID: pdf002

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Total Noticed: 32

on behalf of Creditor PENNYMAC LOAN SERVICES LLC blemon@kmlawgroup.com

Jack N Zaharopoulos

TWecf@pamd13trustee.com

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

Vincent Rubino

on behalf of Debtor 2 Dana Louise Besser
lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com

Vincent Rubino

on behalf of Debtor 1 Ronald Joseph Besser Jr.
lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com

TOTAL: 5

Start mm/yyyy	End mm/yyyy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
02/2025	01/2030	\$950.00	N/A	\$950.00	\$57,000.00
				Total Payments:	\$57,000.00

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.

3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.

4. CHECK ONE: (X) Debtor is at or under median income. *If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.*

() Debtor is over median income. Debtor estimates that a minimum of \$ _____ must be paid to allowed unsecured creditors in order to comply with the Means Test.

B. Additional Plan Funding From Liquidation of Assets/Other

1. The Debtor estimates that the liquidation value of this estate is **\$0.00**. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

Check one of the following two lines.

X No assets will be liquidated. *If this line is checked, the rest of § 1.B need not be completed or reproduced.*

____ Certain assets will be liquidated as follows:

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$ _____ from the sale of property known and designated as _____. All sales shall be completed by _____, 20____. If the property does not sell by the date specified, then the disposition of the property shall be as follows: _____.

3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows: _____

2. SECURED CLAIMS.

A. Pre-Confirmation Distributions. Check one.

☒ None. If "None" is checked, the rest of § 2.A need not be completed or reproduced.

_____ Adequate protection and conduit payments in the following amounts will be paid by the Debtor to the Trustee. The Trustee will disburse these payments for which a proof of claim has been filed as soon as practicable after receipt of said payments from the Debtor.

Name of Creditor	Last Four Digits of Account Number	Estimated Monthly Payment

1. The Trustee will not make a partial payment. If the Debtor makes a partial plan payment, or if it is not paid on time and the Trustee is unable to pay timely a payment due on a claim in this section, the Debtor's cure of this default must include any applicable late charges.
2. If a mortgagee files a notice pursuant to Fed. R. Bankr. P. 3002.1(b), the change in the conduit payment to the Trustee will not require modification of this plan.

B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. Check one.

_____ None. If "None" is checked, the rest of § 2.B need not be completed or reproduced.

☒ Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
PennyMac Loan Services	1 st mortgage on 1126 Shagbark Lane, Stroudsburg, PA 18360	7561
Wilmington Savings Fund Society	2 nd mortgage on 1126 Shagbark Lane, Stroudsburg, PA 18360	0001

Wilmington Savings Fund Society	3 rd mortgage on 1126 Shagbark Lane, Stroudsburg, PA 18360	5573
Bridgecrest Credit Company	Auto loan on 2016 Volkswagen Passat	6301
Bridgecrest Credit Company	Auto loan on 2020 Ford Edge	0602

C. Arrears, including, but not limited to, claims secured by Debtor's principal residence.
Check one.

X None. If "None" is checked, the rest of § 2.C need not be completed or reproduced.

____ The Trustee shall distribute to each creditor set forth below the amount of arrearages in the allowed proof of claim. If post-petition arrears are not itemized in an allowed claim, they shall be paid in the amount stated below. Unless otherwise ordered, if relief from the automatic stay is granted as to any collateral listed in this section, all payments to the creditor as to that collateral shall cease, and the claim will no longer be provided for under § 1322(b)(5) of the Bankruptcy Code:

Name of Creditor	Description of Collateral	Estimated Pre-petition Arrears to be Cured	Estimated Post-petition Arrears to be Cured	Estimated Total to be paid in plan

D. Other secured claims (conduit payments, claims for which a § 506 valuation is not applicable, etc.)

X None. If "None" is checked, the rest of § 2.D need not be completed or reproduced.

____ The claims below are secured claims for which a § 506 valuation is not applicable, and can include: (1) claims that were either (a) incurred within 910 days of the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of the Debtor, or (b) incurred within 1 year of the petition date and secured by a purchase money security interest in any other thing of value; (2) conduit payments; or (3) secured claims not provided for elsewhere.

1. The allowed secured claims listed below shall be paid in full and their liens retained until the earlier of the payment of the underlying debt determined under nonbankruptcy law or discharge under § 1328 of the Code.
2. In addition to payment of the allowed secured claim, present value interest pursuant to 11 U.S.C. §1325(a)(5)(B)(ii) will be paid at the rate and in the amount listed below, unless an objection is raised. If an objection is raised, then the court will determine the present value interest rate and amount at the confirmation hearing.

3. Unless otherwise ordered, if the claimant notifies the Trustee that the claim was paid, payments on the claim shall cease.

Name of Creditor	Description of Collateral	Principal Balance of Claim	Interest Rate	Total to be Paid in Plan

E. Secured claims for which a § 506 valuation is applicable. *Check one.*

☐ None. *If "None" is checked, the rest of § 2.E need not be completed or reproduced.*

☒ Claims listed in the subsection are debts secured by property not described in § 2.D of this plan. These claims will be paid in the plan according to modified terms, and liens retained until the earlier of the payment of the underlying debt determined under nonbankruptcy law or discharge under § 1328 of the Code. The excess of the creditor's claim will be treated as an unsecured claim. Any claim listed as "\$0.00" or "NO VALUE" in the "Modified Principal Balance" column below will be treated as an unsecured claim. The liens will be avoided or limited through the plan or Debtor will file an adversary action (select method in last column). To the extent not already determined, the amount, extent or validity of the allowed secured claim for each claim listed below will be determined by the court at the confirmation hearing. Unless otherwise ordered, if the claimant notifies the Trustee that the claim was paid, payments on the claim shall cease.

Name of Creditor	Description of Collateral	Value of Collateral (Modified Principal)	Interest Rate	Total Payment	Plan, Adversary or Other Action
Wilmington Savings Fund Society	3 rd mortgage on 1126 Shagbark Lane, Stroudsburg, PA 18360	\$44,503.34	0%	\$44,503.34	Plan

F. Surrender of Collateral. *Check one.*

☒ None. *If "None" is checked, the rest of § 2.F need not be completed or reproduced.*

☐ The Debtor elects to surrender to each creditor listed below the collateral that secures the creditor's claim. The Debtor requests that upon confirmation of this plan or upon approval of any modified plan the stay under 11 U.S.C. §362(a) be terminated as to the collateral only and that the stay under §1301 be terminated in all respects. Any allowed unsecured claim resulting from the disposition of the collateral will be treated in Part 4 below.

Name of Creditor	Description of Collateral to be Surrendered

G. Lien Avoidance. Do not use for mortgages or for statutory liens, such as tax liens. Check one.

X None. If "None" is checked, the rest of § 2.G need not be completed or reproduced.

_____ The Debtor moves to avoid the following judicial and/or nonpossessory, non-purchase money liens of the following creditors pursuant to § 522(f) (this § should not be used for statutory or consensual liens such as mortgages).

Name of Lien Holder.			
Lien Description. (For a judicial lien, include court and docket number.)			
Description of the lien property.			
Liened Asset Value			
Sum of Senior Liens			
Exemption Claimed			
Amount of Lien			
Amount Avoided			

3. PRIORITY CLAIMS.

A. Administrative Claims

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.
2. Attorney's fees. Complete only one of the following options:
 - a. In addition to the retainer of **\$1,000.00** already paid by the Debtor, the amount of **\$4,000.00** in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or
 - b. \$ _____ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).
3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above.
Check one of the following two lines.

X None. If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.

_____ The following administrative claims will be paid in full.

Name of Creditor	Estimated Total Payment

B. Priority Claims (including certain Domestic Support Obligations).

Allowed unsecured claims, entitled to priority under § 1322(a) will be paid in full unless modified under § 9.

Name of Creditor	Estimated Total Payment
Pennsylvania Department of Revenue	\$550.11

C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B). Check one of the following two lines.

X None. If "None" is checked, the rest of § 3.C need not be completed or reproduced.

___ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim. *This plan provision requires that payments in § 1.A. be for a term of 60 months (see 11 U.S.C. §1322(a)(4)).*

Name of Creditor	Estimated Total Payment

4. UNSECURED CLAIMS

A. Claims of Unsecured Nonpriority Creditors Specially Classified. Check one of the following two lines.

X None. If "None" is checked, the rest of § 4.A need not be completed or reproduced.

___ To the extent that funds are available, the allowed amount of the following unsecured claims, such as co-signed unsecured debts, will be paid before other, unclassified, unsecured claims. The claim shall be paid interest at the rate stated below. If no rate is stated, the interest rate set forth in the proof of claim shall apply.

Name of Creditor	Reason for Special Classification		Estimated Amount of Claim	Interest Rate	Estimated Total Payment

B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.

5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. Check one of the following two lines.

 X None. If "None" is checked, the rest of § 5 need not be completed or reproduced.

 The following contracts and leases are assumed (and arrears in the allowed claim to be cured in the plan) or rejected:

Name of Creditor	Description of Contract or Lease	Monthly Payment	Interest Rate	Estimated Arrears	Total Plan Payment	Assume or Reject

6. VESTING OF PROPERTY OF THE ESTATE.

Property of the estate will vest in the Debtor upon

Check the applicable line:

 X plan confirmation.

 entry of discharge.

 closing of case:

7. DISCHARGE: (Check one)

(X) The debtor will seek a discharge pursuant to § 1328(a).

() The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

8. ORDER OF DISTRIBUTION:

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1	Adequate protection payments	\$ -0-	
Level 2	Debtor's attorney's fees.	\$ 4,000.00	
Level 3	Domestic Support Obligations	\$ -0-	
Level 4	Priority claims, pro rata	\$ 550.11	
Level 5	Secured claims, pro rata	\$ 44,503.34	
Level 6	Specially classified unsecured claims	\$ -0-	
Level 7	General unsecured claims	\$ 2,246.55	
Level 8	Untimely filed unsecured claims to which the debtor(s) has/have not objected.	\$ -0-	
	Subtotal		\$ 51,300.00
	Trustee Commission	\$ 5,700.00	
	Total		\$ 57,000.00

If the above Levels are filled in, the rest of § 8 need not be completed or reproduced. If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

Level 1: Adequate protection payments.

Level 2: Debtor's attorney's fees.

Level 3: Domestic Support Obligations.

Level 4: Priority claims, pro rata.

Level 5: Secured claims, pro rata.

Level 6: Specially classified unsecured claims.

Level 7: Timely filed general unsecured claims.

Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

9. NONSTANDARD PLAN PROVISIONS

Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)

Dated: January 27, 2025

/s/ Vincent Rubino, Esq.
VINCENT RUBINO, ESQ., Attorney for Debtor

/s/ Ronald Joseph Besser, Jr.
RONALD JOSEPH BESSER, JR., Debtor

/s/ Dana Louise Besser
DANA LOUISE BESSER, Joint Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 9.